

What is claimed is:

- Sub a1
1. A method of transaction processing, comprising:  
a user bringing a record-bearing medium in operational proximity to a transaction terminal to allow the transaction terminal to receive information from the record-bearing medium;  
the transaction terminal accessing a communications network and sending first transaction information across the communications network;  
receiving and processing the first transaction information at a server; and  
the server sending second transaction information to a further destination.
  2. The method of Claim 1, wherein the further destination is a transaction processor installation.
  3. The method of Claim 1, wherein the transaction terminal wirelessly accesses the communications network.
  - Sub a2  
4. The method of Claim 1, wherein the transaction terminal includes an output device, and the server controls presentation of information to a user through the output device.
  5. The method of Claim 4, wherein the output device is a display.
  - Sub a3  
6. The method of Claim 1, wherein the first transaction information is transported using a first protocol, and the second transaction information is transported using a second different protocol.
  7. The method of Claim 6, wherein the first protocol has lower overhead than the second protocol.

Sub A4  
8. The method of Claim 1, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, further comprising the server reformatting the transaction information from the first format to the second format.

9. The method of Claim 8, wherein the first format is more compact than the second format.

Sub X5  
10. The method of Claim 9, wherein the server stores locally information about various transaction terminals and uses this information to reformat the transaction information from the first format to the second format.

11. The method of Claim 1, further comprising the server capturing and storing transaction information.

Sub A6  
12. The method of Claim 11, further comprising providing customers secure access to their respective transaction information via a Web browser.

13. The method of Claim 12, wherein transaction information is made available to customers in real time as it is captured and stored by the server.

Sub X7  
14. The method of Claim 1, further comprising:  
a customer communicating via the Web to the server a desired action with respect to a transaction terminal; and  
the server communicating with one of a wireless network and a transaction terminal to carry out the desired action.

15. The method of Claim 14, wherein the desired action is terminal activation/deactivation.

16. The method of Claim 14, wherein the desired action is terminal diagnostics.

17. A transaction processing network, comprising:  
multiple transaction terminals wherein a user bringing a record-bearing medium in operational proximity to a transaction terminal to allow the transaction terminal to receive information from the record-bearing medium;

a server;

a first network segment linking multiple transaction terminals to the server; and

a second network segment linking the server to multiple further destinations.

18. The apparatus of Claim 17, wherein at least one of the further destinations is a transaction processor installation.

19. The apparatus of Claim 17, wherein the transaction terminal comprises a wireless data communications device.

20. The apparatus of Claim 17, wherein the transaction terminal includes an output device, and the server controls presentation of information to a user through the output device.

21. The apparatus of Claim 20, wherein the output device is a display.

22. The apparatus of Claim 17, wherein first transaction information is transported across the first network segment using a first protocol, and second different transaction information is transported across the second network segment using a second different protocol.

23. The apparatus of Claim 22, wherein the first protocol has lower overhead than the second protocol.

*Sub A9*  
24. The apparatus of Claim 22, wherein the first transaction information is in a first format, and the second transaction information is in a second different format, and the server reformats the transaction information from the first format to the second format.

25. The apparatus of Claim 24, wherein the first format is more compact than the second format.

*Sub A10*  
26. The method of Claim 25, wherein the server stores in a local store information about various transaction terminals and uses this information to reformat the transaction information from the first format to the second format.

*add A11* 